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August 29, 2003

Via Hand Delivery

Michael A. Roberts, Esq. Graydon, Head & Ritchey LLP 1900 Fifth Third Center 511 Walnut Street Cincinnati, OH 45202-3157

> Re: Eric L. Jeffries v. Centre Life Insurance Company, et al. Case No. C-1-02-351

Dear Mike:

I am writing to advise you that Defendants will call the following experts at the trial of this case:

- 1. Michael Hartings, Ph.D.;
- 2. Dr. Newton Bullard;
- 3. Dr. Kirk Frey; and
- 4. Mitchell Clionsky, Ph.D.

You already have the reports of Dr. Hartings and Dr. Bullard as well as the opinions of Dr. Clionsky contained in the claims file. Enclosed is the May 5, 2003 review of Drs. Hartings and Bullard's reports by Dr. Clionsky. We have submitted Dr. Pretorius' information to Dr. Frey and expect to have a report back from him shortly. We will forward it to you upon receipt.

Sincerely,

William R. Ellis

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WRE/smk